

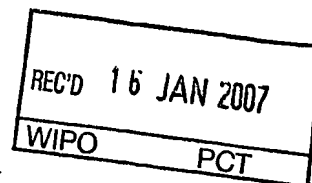
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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)



Applicant's or agent's file reference P70495WO0		FOR FURTHER ACTION		See Form PCT/IPEA/416																	
International application No. PCT/US05/00068		International filing date (day/month/year) 05 January 2005 (05.01.2005)		Priority date (day/month/year) 05 January 2004 (05.01.2004)																	
International Patent Classification (IPC) or national classification and IPC IPC: H04K 1/00, H04L 9/00 USPC: 726/9, 713/185																					
Applicant EDUARDO L SALVA CALCAGNO																					
<ol style="list-style-type: none"> 1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36. 2. This REPORT consists of a total of <u>3</u> sheets, including this cover sheet. 3. This report is also accompanied by ANNEXES, comprising: <ol style="list-style-type: none"> a. <input checked="" type="checkbox"/> (sent to the applicant and to the International Bureau) a total of <u>18</u> sheets, as follows: <div style="margin-left: 20px;"> <input type="checkbox"/> sheets of the description, claims and/or drawings which have been amended and are the basis of this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions). <input type="checkbox"/> sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box. </div> b. <input type="checkbox"/> (sent to the International Bureau only) a total of (indicate type and number of electronic carrier(s)) _____, containing a sequence listing and/or tables related thereto, in electronic form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions). 4. This report contains indications relating to the following items: <table style="margin-left: 20px; border: none;"> <tr><td><input checked="" type="checkbox"/> Box No. I</td><td>Basis of the report</td></tr> <tr><td><input type="checkbox"/> Box No. II</td><td>Priority</td></tr> <tr><td><input type="checkbox"/> Box No. III</td><td>Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</td></tr> <tr><td><input type="checkbox"/> Box No. IV</td><td>Lack of unity of invention</td></tr> <tr><td><input checked="" type="checkbox"/> Box No. V</td><td>Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</td></tr> <tr><td><input type="checkbox"/> Box No. VI</td><td>Certain documents cited</td></tr> <tr><td><input type="checkbox"/> Box No. VII</td><td>Certain defects in the international application</td></tr> <tr><td><input type="checkbox"/> Box No. VIII</td><td>Certain observations on the international application</td></tr> </table> 						<input checked="" type="checkbox"/> Box No. I	Basis of the report	<input type="checkbox"/> Box No. II	Priority	<input type="checkbox"/> Box No. III	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability	<input type="checkbox"/> Box No. IV	Lack of unity of invention	<input checked="" type="checkbox"/> Box No. V	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement	<input type="checkbox"/> Box No. VI	Certain documents cited	<input type="checkbox"/> Box No. VII	Certain defects in the international application	<input type="checkbox"/> Box No. VIII	Certain observations on the international application
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Date of submission of the demand 19 September 2005 (19.09.05)			Date of completion of this report 03 October 2006 (03.10.2006)																		
Name and mailing address of the IPEA/US Mail Stop PCT, Attn: IPEA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201			Authorized officer Ayaz Sheikh Telephone No. (703)305-3900																		

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/US05/00068

Box No. I Basis of the report

1. With regard to the language, this report is based on:

- ☒ the international application in the language in which it was filed.
- ☐ a translation of the international application into English, which is the language of a translation furnished for the purposes of:
- ☐ international search (under Rules 12.3 and 23.1(b))
- ☐ publication of the international application (under Rule 12.4(a))
- ☐ international preliminary examination (under Rules 55.2(a) and/or 55.3(a))

2. With regard to the elements of the international application, this report is based on *(replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report)*:

- ☐ the international application as originally filed/furnished
- ☒ the description:
 pages 1,3-22 and 24 as originally filed/furnished
 pages* NONE received by this Authority on _____
 pages* 2 and 23 received by this Authority on 23 February 2006 (23.02.2006)
- ☒ the claims:
 pages NONE as originally filed/furnished
 pages* NONE as amended (together with any statement) under Article 19
 pages* NONE received by this Authority on _____
 pages* 25-29 received by this Authority on 23 February 2006 (23.02.2006)
- ☒ the drawings:
 pages NONE as originally filed/furnished
 pages* NONE received by this Authority on _____
 pages* 1/11-11/11 received by this Authority on 23 February 2006 (23.02.2006)
- ☐ a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.

3. ☐ The amendments have resulted in the cancellation of:

- ☐ the description, pages _____
- ☐ the claims, Nos. _____
- ☐ the drawings, sheets/figs _____
- ☐ the sequence listing (*specify*): _____
- ☐ any table(s) related to the sequence listing (*specify*): _____

4. ☐ This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

- ☐ the description, pages _____
- ☐ the claims, Nos. _____
- ☐ the drawings, sheets/figs _____
- ☐ the sequence listing (*specify*): _____
- ☐ any table(s) related to the sequence listing (*specify*): _____

* If item 4 applies, some or all of those sheets may be marked "superseded."

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.
PCT/US05/00068**Box No. V** Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims <u>NONE</u>	YES
	Claims <u>1-10</u>	NO
Inventive Step (IS)	Claims <u>NONE</u>	YES
	Claims <u>1-10</u>	NO
Industrial Applicability (IA)	Claims <u>1-10</u>	YES
	Claims <u>NONE</u>	NO

2. Citations and Explanations (Rule 70.7)

Claims 1-10 lack an inventive step under PCT Article 33(3) as being obvious over US 2004/0002903 to Stolfo et al., hereinafter Stolfo, in view of US 2002/0099649 to Lee et al., hereinafter Lee. Stolfo discloses verifying the business with an authorization center and the transaction process that occurs throughout the process. Lee discloses the use of multiple keys to identify a user in a business transaction. It would have been obvious at the time the invention was made to include the multiple keys of Lee in the card transaction process of Stolfo, since Lee states at paragraph [0045] that while no one key is entirely reliable, the use of multiple keys provides a probabilistic identification, thereby providing a more likely chance that the user seeking identification is who they claim to be.